

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: C. JANINE HOYLE

Debtor(s).

)  
) Case No. 18-24291-CMB  
)  
) Chapter 13  
)  
)  
X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated January 13, 2020

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$2024 to \$2661 per month.

effective 10/22; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 102) is treated as resolved by this Order.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 30th day of September, 2022

  
United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Julie Frazee Steidl  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
9/30/22 1:56 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
C. Janine Hoyle  
Debtor

Case No. 18-24291-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 30, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:

Recip ID	Recipient Name and Address
db	+ C. Janine Hoyle, 313 Spring Street, Latrobe, PA 15650-1932
cr	+ Fifth Third Bank, National Association as Successor, 10700 Abbott's Bridge Rd., Suite 170, Duluth, GA 30097, UNITED STATES 30097-8461
cr	+ PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601-5536
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
15047929	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., Pheple Federal Credit Union, 230 Theobold Avenue, Greensburg, PA 15601
15380103	+ U.S. Bank National Association, not in its, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14942549	Wells Farg Phelan Hallinan & Schmeig, Suite 1400, One Penn Center at Suburban Station, 1617 JFK Blvd., Philadelphia, PA 19103-1814

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkenotice@rushmorelm.com	Sep 30 2022 23:53:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
14973821	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Sep 30 2022 23:53:00	Bayview Loan Servicing, LLC., 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15300965	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 30 2022 23:53:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14973817	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2022 00:00:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14942996	+ Email/PDF: rmscedi@recoverycorp.com	Oct 01 2022 00:00:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970237	+ Email/Text: ebnpeoples@grblaw.com	Sep 30 2022 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15354793	+ Email/Text: bkenotice@rushmorelm.com	Sep 30 2022 23:53:00	U.S. Bank National Association, et al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15420846	+ Email/Text: bkteam@selenefinance.com	Sep 30 2022 23:53:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
14967416	^ MEBN	Sep 30 2022 23:50:05	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14972557	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0315-2

User: auto

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Date Rcvd: Sep 30, 2022

Form ID: pdf900

Total Noticed: 16

Sep 30 2022 23:59:57

Wells Fargo Bank, N.A., Default Document  
Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan MN 55121-1663

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC fka Bayview Loan Ser
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank Trust National Association
cr		WELLS FARGO BANK, N.A.
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14972557	##+	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 8 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Fifth Third Bank National Association as Successor by merger to Fifth Third Mortgage Company cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohrlab@raslg.com
Jerome B. Blank	on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

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User: auto

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Julie Frazee Steidl

on behalf of Debtor C. Janine Hoyle julie.steidl@steidl-steinberg.com  
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com

Lauren Moyer

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Natalie Norina Piscione

on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

TOTAL: 14